

State:	District of Columbia	Filing Company:	The Ohio Casualty Insurance Company
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess		
Product Name:	Commercial Umbrella		
Project Name/Number:	Rate Revision/2019-DC-1-CU-E-R		

Filing at a Glance

Company:	The Ohio Casualty Insurance Company
Product Name:	Commercial Umbrella
State:	District of Columbia
TOI:	17.0 Other Liability-Occ/Claims Made
Sub-TOI:	17.0020 Commercial Umbrella and Excess
Filing Type:	Rate
Date Submitted:	12/10/2019
SERFF Tr Num:	LBRC-132165923
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	2019-DC-1-CU-E-R
Effective Date	03/01/2020
Requested (New):	
Effective Date	03/01/2020
Requested (Renewal):	
Author(s):	Deborah Fleming
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

State: District of Columbia **Filing Company:** The Ohio Casualty Insurance Company
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General Information

Project Name: Rate Revision	Status of Filing in Domicile:
Project Number: 2019-DC-1-CU-E-R	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 12/10/2019	
State Status Changed:	Deemer Date:
Created By: Deborah Fleming	Submitted By: Deborah Fleming
Corresponding Filing Tracking Number:	

Filing Description:

We submit this filing for your review.

We are requesting this filing to be applicable to all policies written on or after 3/1/2020 for new and renewal business.

Please feel free to contact me with any questions or concerns.

Your review and acknowledgement/approval of this submission is appreciated.

Company and Contact

Filing Contact Information

Deborah Fleming, Product Technician	Deborah.Fleming@LibertyMutual.com
PO BOX 8017	715-870-6908 [Phone]
Wausau, WI 54402-8017	

Filing Company Information

The Ohio Casualty Insurance Company	CoCode: 24074	State of Domicile: New Hampshire
PO Box 8017	Group Code: 111	Company Type: Property and Casualty
Wausau, WI 54402-8017	Group Name: Liberty Mutual Insurance	State ID Number:
(715) 870-6919 ext. [Phone]	FEIN Number: 31-0396250	

Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

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Rate Information

Rate data applies to filing.

Filing Method:	File & Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	3.100%
Effective Date of Last Rate Revision:	03/01/2019
Filing Method of Last Filing:	File & Use
SERFF Tracking Number of Last Filing:	LBRC-131749879

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
The Ohio Casualty Insurance Company	%	15.300%	\$64,377	212	\$421,015	%	%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rule 3. Automobile Liability		Replacement	LBRC-131749879	RU3 CU DC 0320E.pdf
2		Rule 6. Additional Limits		Replacement	LBRC-127341459	RU6 CU DC 0320E.pdf
3		Rule 7. Minimum Premiums By Layer		Replacement	LBRC-129381910	RU7 CU DC 0320E.pdf

RULE 3. AUTOMOBILE LIABILITY

To obtain the premium charge for the first \$1 Million of Commercial Umbrella or Commercial Excess Coverage:

Step 1: Based upon the type of vehicle, a per vehicle unit charge will be applied from the applicable table below.

TABLE A: NON-BUSINESSOWNERS ACCOUNTS

Vehicle Type	Unit Rate
PPT	\$333
LT	\$553
MT	\$581
HT	\$1,161
XHT	\$1,568
HTT	\$1,432
XHTT	\$1,755
Buses	\$1,568
Livery – All other	\$1,103
Dealer Plates	\$333
Hired/Non-Owned Auto	\$330

TABLE B: BUSINESSOWNERS ACCOUNTS

Vehicle Type	Unit Rate
PPT	\$333
LT	\$553
MT	\$581
HT	\$1,161
XHT	\$1,568
HTT	\$1,432
XHTT	\$1,755
Hired/Non-Owned Auto	\$330

Step 2: Multiply the per vehicle charge by the number of vehicles which meet the same criteria for vehicle type.

Step 3: Sum the premiums for all auto types and territories.

Step 4: If the underlying coverage is a garage policy, determine the operations/completed operations charge which is added to the per vehicle charge above by multiplying the underlying manual garage liability premium by .13.

Step 5: Multiply the result by the Auto Liability Judgment Modifier (JM). The JM is determined through underwriter evaluation of the risk's potential for catastrophic loss compared to an average risk within the type of business being insured.

Note: Flat Charge per Policy for Hired/Non-Owned Auto Liability

If the scheduled underlying auto liability coverage covers hired/non-owned autos only, apply a flat charge based upon the territory determined in Step 1 above. The flat charge is not subject to a JM.

However, the above rates for- Auto Liability shall not apply for the risks listed below. Such risks will be rated based upon individual experience rating methodologies, rates on file with the company, reinsurance pricing and/or judgment pricing:

- Accounts with a fleet size in excess of 100 units (defined by the company as an auto intensive risk).
- Risks that operate any vehicle(s) within a radius in excess of 200 miles (defined by the company as an auto intensive risk).
- Risks that have more than 20 heavy or extra-heavy trucks and/or truck-tractors (defined by the company as an auto intensive risk).
- Risks that engage in pizza/restaurant/time sensitive delivery services, trucking, public livery (such as taxi services), or courier services (defined by the company as an auto intensive risk).
- Rapid Delivery Services
- Livery and trucking operations.
- Hazardous material operations.
- Short-term rental or leasing operations.
- Passenger, transit, school or commuter bus or van operations.
- Accounts with an Underlying Policy that contains a Deductible or Self-Insured Retention in excess of \$50,000.
- Accounts with an Underlying Auto Liability limit of \$2,000,000 or higher.
- Accounts with one incurred loss of 50% of the Underlying Limit or greater.
- Accounts that are subject to reinsurance.
- Accounts with non-standard Underlying ISO forms or endorsements.
- Accounts requesting coverage extensions deviating from standard underwriting guidelines.
- Accounts with actual risk hazards that are different from the usual exposures contemplated in this General Rating Procedure. It is expected that good judgment be exercised in identifying such risks with full and clear file documentation for the underwriting reasoning used.

RULE 6. ADDITIONAL LIMITS

To calculate a premium for Commercial Umbrella or Commercial Excess in excess of \$1,000,000, the following factors are applied to the **Final Premium For The First Million** in **Rule 5.**, subject to **Minimum Premiums By Layer** in **Rule 7.**

TABLE A: NON-BUSINESSOWNERS ACCOUNTS

Limit	Factor to be Applied Per Million
2 nd Million	0.539
3 rd Million	0.354
4 th Million	0.253
5 th Million	0.192
6 th Million	0.153
7 th Million	0.126
8 th Million	0.106
9 th Million	0.091
10 th Million	0.080
11 th Million	0.071
12 th Million	0.064
13 th Million	0.057
14 th Million	0.052
15 th – 25 th Million	0.050

TABLE B: BUSINESSOWNERS ACCOUNTS

Limit	Factor to be Applied Per Million
2 nd Million	0.539
3 rd Million	0.354
4 th Million	0.253
5 th Million	0.192
6 th Million	0.153
7 th Million	0.126
8 th Million	0.106
9 th Million	0.091
10 th Million	0.080
11 th Million	0.071
12 th Million	0.064
13 th Million	0.057
14 th Million	0.052
15 th – 25 th Million	0.050

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DISTRICT OF COLUMBIA (08)
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RULE 7. MINIMUM PREMIUMS BY LAYER

The following minimum premiums are the lowest minimum premiums for each \$1,000,000 of liability for which coverage may be written for a period of one year and apply per policy as indicated to low hazard policies. Higher minimum premiums than the values below apply to policies in the medium and high hazard groups.

	Businessowners
First Million	\$350
Each Additional Million	\$350

	Non Businessowners
First Million	\$500
Each Additional Million	\$450

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Supporting Document Schedules

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Filing Memorandum
Comments:	
Attachment(s):	2019 12 02 - DC CU E - Memo.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Side by Side Comparisons
Comments:	
Attachment(s):	SBS RU6 CU DC 0320E.pdf SBS RU7 CU DC 0320E.pdf SBS RU3 CU DC 0320E.pdf

SERFF Tracking #:	LBRC-132165923	State Tracking #:		Company Tracking #:	2019-DC-1-CU-E-R
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Item Status:	
Status Date:	

LIBERTY MUTUAL INSURANCE
ACTUARIAL MEMORANDUM

December 2, 2019

State: District of Columbia
Line of Business: Commercial Umbrella
Companies: Ohio Casualty Insurance Company
Effective Date: 3/1/2020

Estimated Impact: + 15.3%

We are making this filing in order to help keep our Umbrella rates in line with loss ratio trends. Based on trends in the underlying Auto and GL, we estimate that the expected loss ratio trend for Commercial Umbrella is approximately 15.5% annually, although there can be significant year-to-year variation.

The estimated average rate impact to Commercial Umbrella is based on the estimated impact of changes to the Umbrella auto unit rates, modified primary GL premium, additional limit factors, and minimum premiums. In the future, Liberty Mutual may adopt ISO circulars on the underlying General Liability which could have an impact on Commercial Umbrella.

COMMERCIAL LINES MANUAL
COMMERCIAL UMBRELLA AND EXCESS
EXCEPTION PAGES

1ST Edition 03-20**RULE 6. ADDITIONAL LIMITS**

To calculate a premium for Commercial Umbrella or Commercial Excess in excess of \$1,000,000, the following factors are applied to the **Final Premium For The First Million** in section Rule 5. above, subject to **Minimum Premiums By Layer** in section Rule 7. below.

TABLE A: NON-BUSINESSOWNERS ACCOUNTS

Limit	Factor to be Applied Per Million
2 nd -Million	<u>-450.539</u>
3 rd Million	<u>-250.354</u>
4 th Million	<u>-200.253</u>
5 th Million	<u>-100.192</u>
6 th <u>-10th</u> -Million	<u>-100.153</u>
<u>7th Million</u>	<u>0.126</u>
<u>8th Million</u>	<u>0.106</u>
<u>9th Million</u>	<u>0.091</u>
<u>10th Million</u>	<u>0.080</u>
11 th <u>-15th</u> -Million	<u>-0750.071</u>
<u>16th -20th 12th</u> Million	<u>-060.064</u>
<u>13th Million</u>	<u>0.057</u>
<u>14th Million</u>	<u>0.052</u>
<u>21st 15th</u> - 25 th Million	<u>-050.050</u>

TABLE B: BUSINESSOWNERS ACCOUNTS

Limit	Factor to be Applied Per Million
2 nd -Million	<u>-450.539</u>
3 rd Million	<u>-250.354</u>
4 th Million	<u>-200.253</u>
5 th Million	<u>-100.192</u>
6 th <u>-10th</u> -Million	<u>-100.153</u>
<u>7th Million</u>	<u>0.126</u>
<u>8th Million</u>	<u>0.106</u>
<u>9th Million</u>	<u>0.091</u>
<u>10th Million</u>	<u>0.080</u>
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<u>16th -20th 12th</u> Million	<u>-060.064</u>
<u>13th Million</u>	<u>0.057</u>
<u>14th Million</u>	<u>0.052</u>
<u>21st 15th</u> - 25 th Million	<u>-050.050</u>

COMMERCIAL LINES MANUAL
COMMERCIAL UMBRELLA AND EXCESS
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1st Edition 03-20**RULE 7.— MINIMUM PREMIUMS BY LAYER**

The following minimum premiums are the lowest minimum premiums for each \$1,000,000 of liability for which coverage may be written for a period of one year and apply per policy as indicated to low hazard policies. Higher minimum premiums than the values below apply to policies in the medium and high hazard groups.

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	<u>Non Businessowners</u>
First Million	\$450 <u>500</u>
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Vehicle Type	Unit Rate
PPT	\$333 \$290
LT	\$553 \$461
MT	\$581 \$484
HT	\$1,161 \$968
XHT	\$1,568 \$1,306
HTT	\$1,432 \$1,194
XHTT	\$1,755 \$1,462
Buses	\$1,568 \$1,306
Livery – All other	\$1,103 \$1,103
Dealer Plates	\$333 \$290
Hired/Non-Owned Auto	\$330 \$151

TABLE B: BUSINESSOWNERS ACCOUNTS

Vehicle Type	Unit Rate
PPT	\$333 \$290
LT	\$553 \$461
MT	\$581 \$484
HT	\$1,161 \$968
XHT	\$1,568 \$1,306
HTT	\$1,432 \$1,194
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